

determining whether a user passes fraud control before effecting the sale over a computer network by receiving computer-network address information associated with a user, the computer-network address information being received from the computer network;

receiving computer-network address information from the user;

comparing the computer-network address information received from the computer network to the computer-network address information received from the user;

requesting information associated with a method-of-payment from the user when the computer-network address information received from the computer network matches the computer-network address information received from the user;

receiving the information associated with the method-of-payment from the user;

and

completing a sale transaction based on the received information associated with the method-of-payment.

2. (Amended) The method according to claim 1, further comprising the steps of:

communicating method-of-payment information to a payment authorization database, the method-of-payment information including the received information associated with the method of payment;

receiving payment authorization information associated with the method-of-payment from the payment authorization database; and

completing the sale transaction when the payment authorization information is affirmative.

8. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes credit card information.

9. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes debit card information.

10. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes checking account information.

11. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes electronic funds transfer information.

12. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes a telephone number.

13. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to a cable television account.

14. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to a utility service account.

15. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment relates to an Internet service provider account.

16. (Amended) The method according to claim 1, wherein the received information associated with the method-of-payment includes method of payment information selected by the user.

18. (Amended) The method according to claim 1, wherein the step of determining whether a user passes fraud control further includes the steps of:  
receiving information associated with the user;  
accessing a database; and

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comparing the received information associated with the user with information stored in the database, and

wherein the step of requesting information associated with the method-of-payment from the user is performed when the received information associated with the user matches the comparison with the information stored in the database.

55. (Amended) A method of effecting a sale over a computer network, the method comprising the steps of:

receiving a request from the computer network for a sale transaction;

requesting information associated with the user in response to the request for the sale transaction;

receiving information associated with the user;

verifying an identity of the user by comparing the received information associated with the user with user information stored in a database;

requesting information associated with a method of payment from a user when the identity of the user is verified;

receiving the information associated with the method of payment from the user;

and

completing a sale transaction based on the received information associated with the method of payment.

Applicant respectfully requests the Examiner to enter the following claims:

71. The method according to claim 55, further comprising the step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

72. The method according to claim 55, further comprising the step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

73. The method according to claim 55, further comprising the step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

74. The method according to claim 55, wherein the received information associated with the user includes a computer-network address for the user,  
the method further comprising the step of blocking the sale based on a comparison of the computer-network address for the user with information stored in the database.

75. The method according to claim 55, wherein the received information associated with the user includes a computer-network address for the user,  
the method further comprising the step of limiting an amount of the sale based on a comparison of the computer-network address for the user with information stored in the database.

76. The method according to claim 55, wherein the received information associated with the user includes an identification of the user,  
the method further comprising the step of blocking the sale based on a comparison of the identification of the user with information stored in the database.

77. The method according to claim 55, wherein the received information associated with the user includes an identification of the user,  
the method further comprising the step of limiting an amount of the sale based on a comparison of the identification of the user with information stored in the database.

78. The method according to claim 55, wherein the received information associated with the user relates to credit account information associated with the user,  
the method further comprising the step of blocking the sale based on a comparison of the credit account information with information stored in the database.

79. The method according to claim 55, wherein the received information associated with the user relates to credit account information associated with the user,  
the method further comprising the step of limiting an amount of the sale based on a comparison of the credit account information with information stored in the database.

80. The method according to claim 55, the received information associated with the user includes a billing address,  
the method further comprising the step of blocking the sale based on a user billing address.

81. The method according to claim 55, the received information associated with the user includes a billing address,  
the method further comprising the step of limiting an amount of the sale based on a user billing address.

82. The method according to claim 55, the received information associated with the user includes personal information of the user,  
the method further comprising the step of blocking the sale based on personal information of the user.

83. The method according to claim 55, the received information associated with the user includes personal information of the user,

the method further comprising the step of limiting an amount of the sale based on personal information of the user.

✓ 84. A method of effecting a sale over a computer network, the method comprising steps of:

determining whether a user passes fraud control based on method-of-payment information associated with the user being contained in a negative database relating to payment history associated with the user; and

completing a sale transaction over the computer network based on the step of determining whether the user passes fraud control.

85. The method according to claim 84, further comprising a step of receiving method-of-payment information from the user for the sale transaction.

86. The method according to claim 84, further comprising a step of receiving a request from the computer network for the sale transaction.

87. The method according to claim 84, wherein the negative database includes information relating to at least one of a delinquent payment of a credit account charge, an insufficient payment of a credit account charge, a refusal of payment relating to a disputed charge from a previous purchase of a product, and a refusal of payment relating to a disputed charge from a previous purchase of a service.

88. The method according to claim 84, wherein the step of determining whether the user passes fraud control is further based on method-of-payment information associated with the user,

the method further comprising steps of:

communicating the method-of-payment information to a payment authorization

database;

receiving payment authorization information associated with the method-of-payment from the payment authorization database; and

completing the sale transaction when the payment authorization information is affirmative.

89. The method according to claim 88, further comprising a step of transmitting sale charge information associated with the sale effected over the computer network to the payment authorization database when the sale transaction is complete, the sale charge information including information for charging the method-of-payment an amount representing a charge for the sale.

90. The method according to claim 88, wherein the payment authorization database is located locally.

91. The method according to claim 88, wherein the payment authorization database is located at a remote site.

92. The method according to claim 91, wherein the remote site is one of a banking institution and a credit card agency.

93. The method according to claim 88, wherein the step of receiving payment authorization includes a step of verifying information relating to at least a portion of one of an expiration date of a credit card, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a password of the user, a personal identification number (PIN) of the user, a digital certificate of the user, a maiden name of the user's mother, a telephone number of the user, a cable television account number of the user, a utility service account number of the user, an Internet Service Provider account of the

user, and electronic wallet information associated with the user.

94. The method according to claim 84, wherein the method-of-payment information includes one of credit card information, debit card information, checking account information, electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, and method-of-payment information selected by the user.

95. The method according to claim 84, wherein the method-of-payment information is received as packetized data.

96. The method according to claim 84, wherein the step of determining whether a user passes fraud control is further based on information associated with the user,

wherein the information associated with the user includes computer-network address information for the user, and

wherein the step of determining further includes steps of:

receiving computer-network address information associated with the user from the computer network;

receiving the computer-network address information for the user from the user; and

comparing the computer-network address information received from the computer network to the computer-network address information received from the user.

97. The method according to claim 84, wherein when the step of determining whether a user passes fraud control is further based on information associated with the user; and

wherein the step of determining further includes steps of:

accessing a database; and

determining whether the information associated with the user matches



information stored in the database.

98. The method according to claim 84, wherein when the step of determining whether a user passes fraud control is further based on information associated with the user, and wherein the step of determining further comprises steps of:  
accessing a database; and  
comparing the information associated with the user with information stored in the database.

99. The method according to claim 98, wherein the information associated with the user is received as packetized data.

100. The method according to claim 98, wherein the step of comparing the information associated with the user with information stored in the database verifies information relating to at least a portion of at least one of an identity of the user, a checking account number associated with the user, a credit card number associated with the user, a debit card number associated with the user, a zip code of the user, an expiration date of a credit card, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a password of the user, a personal identification number (PIN) of the user, a digital certificate of the user, a maiden name of the user's mother, a telephone number of the user, a cable television account number of the user, a utility service account number of the user, an Internet Service Provider account of the user, a fingerprint of the user, a thumbprint of the user, a voiceprint of the user, a portrait image of the user, and electronic wallet information of the user.

101. The method according to claim 98, further comprising a step of limiting an amount of the sale based on a frequency of sales to the user during a predetermined period of time.

102. The method according to claim 98, further comprising a step of limiting an amount of the sale based on an amount of money spent by the user during a predetermined period of time.

103. The method according to claim 98, further comprising a step of blocking the sale based on an amount of money spent by the user during a predetermined period of time.

104. The method according to claim 98, further comprising a step of limiting the sale based on a time of day.

105. The method according to claim 98, further comprising a step of blocking the sale based on a time of day.

106. The method according to claim 98, wherein the information associated with the user includes a computer-network address for the user,  
the method further comprising a step of blocking the sale based on a comparison of the computer-network address for the user with information stored in the database.

107. The method according to claim 98, wherein the information associated with the user includes a computer-network address for the user,  
the method further comprising a step of limiting an amount of the sale based on a comparison of the computer-network address for the user with information stored in the database.

108. The method according to claim 98, wherein the information associated with the user includes a geographical location for the user,  
the method further comprising a step of blocking the sale based on a comparison of the geographical location for the user with information stored in the database.

109. The method according to claim 98, wherein the information associated with the user includes a geographical location for the user,

the method further comprising a step of limiting the sale based on a comparison of the geographical location for the user with information stored in the database.

110. The method according to claim 98, wherein the information associated with the user includes an identification of the user,

the method further comprising a step of blocking the sale based on a comparison of the identification of the user with information stored in the database.

111. The method according to claim 98, wherein the information associated with the user includes an identification of the user,

the method further comprising a step of limiting an amount of the sale based on a comparison of the identification of the user with information stored in the database.

112. The method according to claim 98, wherein the information associated with the user relates to credit account information associated with the user,

the method further comprising a step of blocking the sale based on a comparison of the credit account information with information stored in the database.

113. The method according to claim 112, wherein the credit account information includes information relating to at least one of credit card information, debit card information, checking account information, electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, a credit card expiration date, an address of the user, a zip code of the user, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a personal identification number (PIN) of the user, a password, a digital certificate associated with

the user, a maiden name of the user's mother, and electronic wallet information.

114. The method according to claim 112, wherein the credit account information is received from a cookie associated with the user.

115. The method according to claim 98, wherein the received information associated with the user relates to credit account information associated with the user,

the method further comprising a step of limiting an amount of the sale based on a comparison of the credit account information with information stored in the database.

116. The method according to claim 115, wherein the credit account information includes information relating to at least one of credit card information, debit card information, checking account information, electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, credit card expiration date for the user, an address for the user, a zip code of the user, a billing address for the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a personal identification number (PIN) of the user, a password, a digital certificate associated with the user, a maiden name of the user's mother, and electronic wallet information.

117. The method according to claim 115, wherein the credit account information is received from a cookie associated with the user.

118. The method according to claim 98, the information associated with the user includes a billing address,

the method further comprising a step of blocking the sale when the information associated with the user does not pass fraud control based on a user billing address.

119. The method according to claim 98, the information associated with the user includes a billing address,

the method further comprising a step of limiting an amount of the sale when the information associated with the user does not pass fraud control based on a user billing address.

120. The method according to claim 98, the information associated with the user includes personal information relating to the user,

the method further comprising a step of blocking the sale when the information associated with the user does not pass fraud control based on personal information of the user.

121. The method according to claim 120, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password, a digital certificate, a personal identification number (PIN), a cookie associated with the user, a fingerprint of the user, a thumbprint of the user, a voice print of the user, and a portrait of the user.

122. The method according to claim 98, the received information associated with the user includes personal information of the user,

the method further comprising the step of limiting an amount of the sale when the information associated with the user does not pass fraud control based on personal information of the user.

123. The method according to claim 122, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password, a digital certificate, a personal identification number (PIN), a cookie associated with the user, a fingerprint of the user, a thumbprint of the user, a voice print of the user and a portrait of the user.

124. The method according to claim 98, wherein the database is a shared database.
125. The method according to claim 98, wherein the database is located locally.
126. The method according to claim 98, wherein the database is located at a remote site.

127. A method of effecting a sale over a computer network, the method comprising steps of:

determining whether a sale transaction over the computer network should be limited to a predetermined amount based on information received from a user; and

completing the sale transaction over the computer network limited by the predetermined amount when the step of determining determines that the sale transaction should be limited to the predetermined amount.

128. The method according to claim 127, further comprising a step of receiving a request from the computer network for the sale transaction.

129. The method according to claim 127, further comprising a step of receiving method-of-payment information from the user for the sale transaction before the step of completing the sale transaction.

130. The method according to claim 129, the method further comprising steps of:  
communicating the method-of-payment information to a payment authorization database;

receiving payment authorization information associated with the method-of-payment from the payment authorization database; and

completing the sale transaction when the payment authorization information is

affirmative.

131. The method according to claim 130, further comprising a step of transmitting sale charge information associated with the sale effected over the computer network to the payment authorization database when the sale transaction is complete, the sale charge information including information for charging the method-of-payment an amount representing a charge for the sale.

132. The method according to claim 130, wherein the payment authorization database is located locally.

133. The method according to claim 130, wherein the payment authorization database is located at a remote site.

134. The method according to claim 133, wherein the remote site is one of a banking institution and a credit card agency.

135. The method according to claim 130, wherein the step of receiving payment authorization information includes a step of verifying information relating to at least a portion of one of an expiration date of a credit card, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a password of the user, a personal identification number (PIN) of the user, a digital certificate of the user, a maiden name of the user's mother, a telephone number of the user, a cable television account number of the user, a utility service account number of the user, an Internet Service Provider account of the user, and electronic wallet information associated with the user.

136. The method according to claim 129, wherein the method-of-payment information includes one of credit card information, debit card information, checking account information,

electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, and method-of-payment information selected by the user.

137. The method according to claim 127, wherein the information received from the user is received as packetized data.

138. The method according to claim 127, wherein the information received from the user includes computer-network address information for the user, and

wherein the step of determining further includes steps of:

receiving computer-network address information associated with the user from the computer network; and

comparing the computer-network address information received from the computer network to the computer-network address information received from the user.

139. The method according to claim 127, wherein the step of determining further includes steps of:

accessing a database; and

determining whether the information received from the user matches information stored in the database.

140. The method according to claim 127, wherein the step of determining further comprises steps of:

accessing a database; and

comparing the information received from the user with information stored in the database.

141. The method according to claim 140, wherein the database is a shared database.



142. The method according to claim 140, wherein the database is located locally.

143. The method according to claim 140, wherein the database is located at a remote site.

144. The method according to claim 140, wherein the database includes information relating to at least one of a delinquent payment of a credit account charge, an insufficient payment of a credit account charge, a refusal of payment relating to a disputed charge from a previous purchase of a product, and a refusal of payment relating to a disputed charge from a previous purchase of a service.

145. The method according to claim 140, wherein the step of comparing the information received from the user with information stored in the database verifies information relating to at least a portion of at least one of an identity of the user, a checking account number associated with the user, a credit card number associated with the user, a debit card number associated with the user, a zip code of the user, an expiration date of a credit card, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a password of the user, a personal identification number (PIN) of the user, a digital certificate of the user, a maiden name of the user's mother, a telephone number of the user, a cable television account number of the user, a utility service account number of the user, an Internet Service Provider account of the user, a fingerprint of the user, a thumbprint of the user, a voiceprint of the user, a portrait image of the user, and electronic wallet information of the user.

146. The method according to claim 127, wherein the predetermined amount is based on a frequency of sales to the user during a predetermined period of time.

147. The method according to claim 127, wherein the predetermined amount is based on an amount of money spent by the user during a predetermined period of time.

148. The method according to claim 127, wherein the step of determining determines an amount that blocks the sale transaction based on an amount of money spent by the user during a predetermined period of time.

149. The method according to claim 127, wherein the predetermined amount is based on a time of day.

150. The method according to claim 127, wherein the step of determining determines an amount that blocks the sale transaction based on a time of day.

151. The method according to claim 127, wherein the information received from the user includes a computer-network address for the user, and  
wherein the step of determining determines an amount that blocks the sale transaction based on a comparison of the computer-network address for the user with information stored in the database.

152. The method according to claim 127, wherein the information received from the user includes a computer-network address for the user, and  
wherein the predetermined amount is based on a comparison of the computer-network address for the user with information stored in the database.

153. The method according to claim 127, wherein the information received from the user includes a geographical location for the user, and  
wherein the step of determining determines an amount that blocks the sale transaction based on a comparison of the geographical location for the user with information

stored in the database.

154. The method according to claim 127, wherein the information received from the user includes a geographical location for the user, and

wherein the predetermined amount is based on a comparison of the geographical location for the user with information stored in the database.

155. The method according to claim 127, wherein the information received from the user includes an identification of the user, and

wherein the step of determining determines an amount that blocks the sale transaction based on a comparison of the identification of the user with information stored in the database.

156. The method according to claim 127, wherein the information received from the user includes an identification of the user, and

wherein the predetermined amount is based on a comparison of the identification of the user with information stored in the database.

157. The method according to claim 127, wherein the information received from the user relates to credit account information associated with the user, and

wherein the step of determining determines an amount that blocks the sale transaction based on a comparison of the credit account information with information stored in the database.

158. The method according to claim 157, wherein the credit account information includes information relating to at least one of credit card information, debit card information, checking account information, electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, a credit card

expiration date, an address of the user, a zip code of the user, a billing address of the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a personal identification number (PIN) of the user, a password, a digital certificate associated with the user, a maiden name of the user's mother, and electronic wallet information.

159. The method according to claim 157, wherein the credit account information is received from a cookie associated with the user.

160. The method according to claim 127, wherein the information received from the user relates to credit account information associated with the user, and

wherein the predetermined amount is based on a comparison of the credit account information with information stored in the database.

161. The method according to claim 160, wherein the credit account information includes information relating to at least one of credit card information, debit card information, checking account information, electronic funds transfer information, a telephone number, a cable television account, a utility service account, an Internet service provider account, credit card expiration date for the user, an address for the user, a zip code of the user, a billing address for the user, a date of birth of the user, a driver's license number of the user, a social security number of the user, a personal identification number (PIN) of the user, a password, a digital certificate associated with the user, a maiden name of the user's mother, and electronic wallet information.

162. The method according to claim 160, wherein the credit account information is received from a cookie associated with the user.

163. The method according to claim 127, wherein the information received from the user includes a billing address, and

wherein the step of determining determines an amount based on a user billing address that blocks the sale transaction.

164. The method according to claim 127, wherein the information received from the user includes a billing address, and

wherein the predetermined amount is based on a user billing address.

165. The method according to claim 127, wherein the information received from the user includes personal information relating to the user, and

wherein the step of determining determines an amount based on personal information of the user that blocks the sale transaction.

166. The method according to claim 165, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password, a digital certificate, a personal identification number (PIN), a cookie associated with the user, a fingerprint of the user, a thumbprint of the user, a voice print of the user, and a portrait of the user.

167. The method according to claim 127, wherein the information received from the user includes personal information of the user, and

wherein the predetermined amount is based on personal information of the user.

168. The method according to claim 167, wherein the personal information of the user includes at least a portion of at least one of a driver's license number, a social security number, a mother's maiden name, a password, a digital certificate, a personal identification number (PIN), a cookie associated with the user, a fingerprint of the user, a thumbprint of the user, a voice print of the user and a portrait of the user.